



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER OF PATENTS AND TRADEMARKS  
Washington, D.C. 20231  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/305,331	05/04/1999	GEORGE VICTOR GUYAN	10022/246-1	1963

28164 7590 12/20/2002

BRINKS HOFER GILSON & LIONE  
P O BOX 10395  
CHICAGO, IL 60610

EXAMINER

ROBERTSON, DAVID

ART UNIT	PAPER NUMBER
----------	--------------

3623

DATE MAILED: 12/20/2002

18

Please find below and/or attached an Office communication concerning this application or proceeding.

## Office Action Summary

Application No.

09/305,331

Applicant(s)

GUYAN ET AL.

Examiner

Dave Robertson

Art Unit

3623

– The MAILING DATE of this communication appears on the cover sheet with the correspondence address –

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 21 November 2002.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 22-51 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 22-51 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

### Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

### Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) \_\_\_\_\_.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.

## DETAILED ACTION

### *Response to Amendment*

1. This action is responsive to amendments filed 11/21/2002. Per applicant's request claim 27 is amended; claims 22-51 are pending.
2. Applicant has amended only claim 27 and in response to rejection under 112(2) over lack of antecedent basis. Applicant's amendment is sufficient to overcome the rejection.

### *Claim Rejections - 35 USC § 102*

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

4. **Claims 22-51** are rejected under 35 U.S.C. 102(b) as being anticipated by Abbruzzese (US 5557515 A, 1996).

The present invention claims an insurance database, a task database, and client/server arrangement for event-driven task processing using automation in the art of "workflow" systems with specific application to insurance claims processing. The particular mechanism for initiating tasks for claims processing relies on the occurrence of "events" described generally in the specification (pages 183-186) as events *that have occurred in the life of various entities like claims*. The specification teaches object-oriented component-based software theory, then defines the invention with block diagrams and conceptual, high-level functional descriptions of software components for enabling users to perform tasks related to claims processing.

Art Unit: 3623

Abbruzzese also discloses an event-driven workflow system for insurance claims processing in comprehensive detail, as compared to the present application disclosing no details of claims processing, teaching the essential operation of insurance claims processing in terms of activities performed by agents to resolve insurance claims. Abbruzzese's description of the events driving the system through the tasks of insurance claims processing indicates its underlying functionality anticipates the present invention as broadly claimed.

Specifically, as to **claim 22**, Abbruzzese teaches claims processing as a task performed by an insurance organization (column 1, lines 27-43), including:

<b><i>Claim</i></b>	<b><i>Prior art teaches</i></b>
<i>an insurance transaction database for storing information related to an insurance transaction;</i>	Loss Claim database (column 3, lines 37-43).
<i>a client component in communication with the insurance transaction database configured for providing information relating to the insurance transaction;</i>	Operator accessing the local computer through a terminal (column 3, lines 44-55).
<i>and a server component in communication with the client component, the transaction database and the task library database, the server component including an event processor, a task engine and a task assistant;</i>	The local computer (column 3, lines 44-55).

The *task library database for storing rules for determining tasks to be completed upon an occurrence of an event* is functionally equivalent to the series of input screens called Loan Processing Transactions (LPTX) in the prior art, whose presentation embodies “rules” for performing tasks related to each particular line of business subject to the claim (column 3, line 44, to column 4, line 44). Rules for determining tasks are inherent in the order and presentation of the input screens for each claims process. For example, Figure 1 shows at least one rule for determining the task “MAKE COPY”, i.e., if the Notice

Art Unit: 3623

of Loss is not received in duplicate, then make a copy. The *task library* is the collection of these rules and screens that form the LPTX.

Abbruzzese further discloses that the system is driven by events (see at least Fig. 32 and related text). Figure 16 and related text demonstrates at least how the LPTX are driven by the event of receiving incoming claim-related documents by fax, mail, or telephone report events. The event of document arriving triggers an appropriate task such as routing the document image to an appropriate queue for review by a supervisor (see Fig. 11) and subsequent routing to an agent at the client component (the remote terminal, see Fig. 5-6). In at least the manner described above, Abbruzzese teaches functionality inherent in performing the event-driven, insurance claims processing workflow as recited in the remaining limitations of claim 22, namely:

*wherein the event processor is triggered by application events associated with a change in the information, and sends an event trigger to the task engine;*

*wherein in response to the event trigger, the task engine identifies rules in the task library database associated with the event and applies the information to the identified rules to determine the tasks to be completed, and populates on a task assistant the determined tasks to be completed,*

*wherein the task assistant transmits the determined tasks to the client component.*

As to **claim 31**, Abbruzzese teaches generating tasks for claim processing to be performed by an insurance organization (column 1, lines 27-43), including:

*monitoring a transaction database containing information relating to an insurance transaction;*

See Loss Claim database (column 3, lines 37-43) and related text on accessing the insurance database.

The *task library database for storing rules for determining tasks to be completed upon an occurrence of an event* is functionally equivalent to the series of input screens called Loan Processing Transactions (LPTX) in the prior art, whose presentation embodies “rules” for performing tasks related to each particular line of business subject to the claim (column 3, line 44, to column 4, line 44). Rules for determining tasks are inherent in the order and presentation of the input screens for each claims process. For example, Figure 1 shows at least one rule for determining the task “MAKE COPY”, i.e., if the Notice of Loss is not received in duplicate, then make a copy. The *task library* is the collection of these rules and screens that form the LPTX.

Abbruzzese further discloses that the system is driven by events (see at least Fig. 32 and related text). Figure 16 and related text demonstrates at least how the LPTX are driven by the event of receiving incoming claim-related documents by fax, mail, or telephone report events. The event of document arriving triggers an appropriate task such as routing the document image to an appropriate queue for review by a supervisor (see Fig. 11) and subsequent routing to an agent at the client component (the remote terminal, see Fig. 5-6). In at least the manner described above, Abbruzzese teaches functionality inherent in performing the event-driven, insurance claims processing workflow as recited in the limitations of claim 31, namely:

*in response to certain changes in the information, identifying an event associated with the change;*

*in response to the identified event, retrieving rules stored in a rules database, said retrieved rules being associated with said identified event;*

*determining a task to be completed based on said retrieved rules and on the information;*

and finally, Abbruzzese discloses:

*assigning said task to an employee or group of employees for completion;*

See Supervisor assigns task to "handler" (see at least column 1, lines 37-38)

*displaying information associated with said task on a user interface;*

See at least Tables IV to XX showing user interface display and entry of information relating to claims processing tasks.

*capturing data entered through the user interface and storing said data in said transaction database;*

*and identifying said task as completed.*

See at least column 2, lines 9-15 completion of work on the claim (task).

As to **claim 36**, Abbruzzese teaches generating tasks for claim processing to be performed by an insurance organization (column 1, lines 27-43), including:

*transmitting information related to an insurance transaction;*

See electronically routing images to a staff member, OCR'ing the images to the insurance information database, and transmitting information via LPTX screens (column 3).

*determining characteristics of the information related to the insurance transaction;*

See column 4, lines 6-19) discovering of type of claim, property, information about insured, etc.

The *task library database for storing rules for determining tasks to be completed upon an occurrence of an event* is functionally equivalent to the series of input screens called Loan Processing Transactions (LPTX) in the prior art, whose presentation embodies "rules" for performing tasks related to each particular line of business subject to the claim (column 3, line 44, to column 4, line 44). Rules for determining tasks are inherent in the order and presentation of the input screens for each claims process. For example, Figure 1 shows at least one rule for determining the task "MAKE COPY", i.e., if the Notice of Loss is not received in duplicate, then make a copy. The *task library* is the collection of these rules and screens that form the LPTX.

Abbruzzese further discloses that the system is driven by events (see at least Fig. 32 and related text). Figure 16 and related text demonstrates at least how the LPTX are driven by the

Art Unit: 3623

event of receiving incoming claim-related documents by fax, mail, or telephone report events.

The event of document arriving triggers an appropriate task such as routing the document image to an appropriate queue for review by a supervisor (see Fig. 11) and subsequent routing to an agent at the client component (the remote terminal, see Fig. 5-6). In at least the manner described above, Abbruzzese teaches functionality inherent in performing the event-driven, insurance claims processing workflow as recited in the limitations of claim 36, namely:

*applying the characteristics of the information related to the insurance transaction to rules to determine a task to be completed;*

*transmitting the determined task to a task assistant,*

*wherein the task assistant displays the determined task;*

*allowing an authorized user to edit and perform the determined task and to update the information related to the insurance transaction in accordance with the determined task;*

and finally, Abbruzzese discloses:

*storing the updated information related to the insurance transaction;*

*and generating a historical record of the completed task.*

Stored to the Loss Claim database (column 3, lines 37-44).

See Activity Log (column 4, lines 58-67), an historical record of activity (tasks).

As to **claims 24, 27 and 37**, Abbruzzese discloses work management of insurance claims processing that would necessarily be determined by “characteristics” governed by regulation, account servicing commitments, and best practices in insurance claim processing, and one skilled



Art Unit: 3623

in the art would have recognized such characteristics as inherent to the design of an insurance claims processing system of which Abbruzzese is exemplary. The library of tasks thus consists of a “standardized” list of tasks based on these “characteristics”.

As to **claim 25**, Abbruzzese discloses task due dates (column 4, lines 46-57).

As to **claim 26**, Abbruzzese discloses an historical record of activity (see Activity Log (column 4, lines 58-67)).

As to **claims 28, 29, 38 and 43-50**, Abbruzzese discloses collection of specific information on the policy, the claim, the participant (insured), and line of property (see Tables IV to XX). These are the *levels* described by the specification as different groups of information collected for claims processing. Abbruzzese discloses a “claim folder” as the collection of information on a claim in the Loss Claim database.

As to **claims 30, 34 and 39**, Abbruzzese discloses information related to the insurance transaction is a claim under an insurance policy (see Background). Claims under an insurance policy are inherently claims for a compensation.

As to **claim 32**, Abbruzzese teaches completion of work on the claim task must result in an indication in the insurance claim database (column 2, lines 9-15). Abbruzzese also teaches that “Once an LPTX has been completed it cannot be altered.” Storing in the “transaction database” that a claim processing task has been completed is inherent to the functioning of the system.

As to **claims 40-42**, Abbruzzese discloses different lines of insurance, i.e. workmen’s comp, automobile, property/liability, etc. (column 3, lines 59-64) and LPTX screens to collect information particular to each.

Art Unit: 3623

As to **claims 23, 33, 35 and 51**, Abbruzzese discloses a *task library database for storing rules for determining tasks to be completed upon an occurrence of an event* is functionally equivalent to the series of input screens called Loan Processing Transactions (LPTX) in the prior art, whose presentation embodies “rules” for performing tasks related to each particular line of business subject to the claim (column 3, line 44, to column 4, line 44). To prepare such LPTX screens requires the use an interface for entering the rules for determining tasks and the order and presentation of the LPTX input screens for each claims process. Thus, claim 51 is present in Abbruzzese in at least the *programmer’s* interface for creating the LPTX screens.

### ***Response to Arguments***

5. Applicant's arguments filed 11/21/2002 have been fully considered but they are not persuasive. All claims stand rejected over grounds of the previous office action.

6. Applicant traverses Examiner’s objection to the jumbo specification. In view of Applicant’s expressed willingness to review the specification at allowance, this objection is withdrawn.

7. Applicant traverses rejection of claims 33 and 51 under 35 U.S.C. 112, first paragraph, as lacking enablement in the specification. Applicant’s argument is persuasive and the rejection is withdrawn.

Applicant directs attention to two passages in the specification that together indicate an interface, the Task Assistant, which provides a “library rules interface” (page 181, lines 10-16) which allows task librarians to define tasks and rules that create them (page 184, lines 5-10). These are sufficient showing that the original specification contemplated a library rules interface that allows task librarians to edit rules.

8. Applicant traverses rejection of claims 22-51 under 35 U.S.C. 102(b) as anticipated by Abbruzzese et al. Applicant's arguments are non-persuasive and the claims stand rejected.

Applicant argues that the LPTX screen disclosed in Abbruzzese is not functionally equivalent to the task library database as claimed in the present invention. Applicant argues that the LPTX screen is "generated from fixed software code", and that the LPTX screen "does not apply claim information to an identified rule" (Remarks, pages 6-7). However, as described in the office action, it is the *series* of LPTX screens, a collection of screens implementing rules for carrying out claims processing, that is functionally equivalent to the task library database. The LPTX screens inherently implement rules dependent on the entered claim information, the series of screens is not fixed, but rather vary according to claim input, for example, the type of claim being made.

As to the rules guiding the LPTX screens being "generated from fixed software code", programmers creating the series of LPTX screens is equivalent to Applicant's "specialists who understand the complexity of the rules involved" (Specification, page 184, line 8). Specialists enter rules, programmers enter code, each resulting in the equivalent of a task library database for storing rules as claimed by the present invention. The programmer's interface, inherent to Abbruzzese, and a *task library administrator's interface* are functionally equivalent, and therefore Abbruzzese anticipates the invention as claimed.

As to lists of standardized tasks, argued as lacking in Abbruzzese, the series of LPTX is itself a list, presented one screen at a time, of tasks to be performed for claims processing.

As to marine claims, argued as lacking in Abbruzzese, a yacht is property and Abbruzzese discloses property/liability claims. Specifying of *marine* as a type of claim amounts

Art Unit: 3623

to the recitation of non-functional data; the type of claim has no bearing on the invention as claimed, and thus carries no patentable weight.

As to negotiation of the claim payment, argued as lacking in Abbruzzese, Applicant fails to claim the specific details of negotiation argued to be lacking in Abbruzzese.

***Conclusion***

9. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

**THIS SECTION INTENTIONALLY BLANK**

Art Unit: 3623

Any inquiry concerning this communication or earlier communications from the examiner should be directed to **Dave Robertson** whose telephone number is (703) 306-5679.

The examiner can normally be reached Mon 12:30p-8:30p T-Th 8:30a-8:30p Fri 8:30a-12:30p:.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, **Tariq Hafiz** can be reached on (703) 305-9643.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the **Receptionist** at telephone number (703) 308-1113.

Any response to this action should be mailed to:

***Commissioner of Patents and Trademarks***

***Washington D.C. 20231***

or faxed to:

(703) 308-7687 [Official communications]

(703) 308-7687 [After Final communications, labeled "**Box AF**"]

(703) 746-5552 [Informal/draft communications, directly to Examiner,  
labeled "**PROPOSED**" or "**DRAFT**"]

Hand delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive,  
Arlington, VA, 7th floor receptionist.

dcr



December 17, 2002



**TARIQ R. HAFIZ**  
**SUPERVISORY PATENT EXAMINER**  
**TECHNOLOGY CENTER 3300**